

**Prime Lending Rate (SBDK)
SMBC Indonesia**

(Effective % per year)

Data Period Jan 31, 2026	Prime Lending Rate (SBDK)						
	Non-MSME Loan		MSME Loan			KPR/KPA	Non-KPR/ Non-KPA
	Corporate	Retail	Middle	Small	Micro		
Cost of Fund (HPDK) (%)	4,50%	4,50%	4,50%	4,50%	4,50%	N/A	4,50%
Overhead Cost (%)	1,51%	4,20%	4,15%	7,07%	4,32%	N/A	5,09%
Profit Margin (%)	1,69%	0,60%	0,65%	2,46%	2,73%	N/A	2,26%
Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	7,70%	9,30%	9,30%	14,03%	11,55%	N/A	11,85%

Category	Definition of Loan Category	Loan Category Indicators/Criteria
Corporate	Loans given to Business Entities	Sales turnover > IDR 500 billion
Retail	Loans given to Business Entities and Individuals	Sales turnover > IDR 15 billion